Docket No.: 65316-0007

(PATENT)

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Yuichi Takatsu

Application No.: 09/982,644 Confirmation No.: 8152

Filed: October 18, 2001 Art Unit: 3693

For: Electronic Account Settlement Apparatus,

Electronic Settlement Method, Storage Medium

and Computer Data Signal

## AMENDMENT IN RESPONSE TO NON-FINAL OFFICE ACTION

Examiner: H. T. Dass

MS Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

## INTRODUCTORY COMMENTS

In response to the Office Action dated July 17, 2007, please amend the above-identified U.S. patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 24 of this paper.